

**Table I.A.2.a(2009) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	35.1%	13.5%	25.7%	82.1%	13.3%	62.4%
Industry group **						
Agric., fish., forest.	13.6%	10.2%	31.9%*	64.3%	9.4%	43.8%
Mining and manufacturing	27.2%	12.4%	33.2%	84.6%	11.9%	51.8%
Construction	20.1%	18.3%	19.9%	73.4%	18.2%	33.4%
Utilities and transp.	47.3%	14.6%	31.7%	89.3%	14.4%	73.8%
Wholesale trade	31.0%	10.1%	41.9%	87.8%	9.0%	62.2%
Fin. svcs. and real estate	46.6%	9.4%	29.5%	85.2%	8.6%	70.5%
Retail trade	53.4%	13.5%	26.0%	87.4%	13.5%	75.5%
Professional services	26.3%	12.2%	22.4%	78.2%	12.0%	52.3%
Other services	32.4%	16.5%	16.6%	71.8%	16.7%	53.7%
Ownership						
For profit, incorporated	38.3%	12.9%	28.0%	84.4%	12.7%	66.8%
For profit, unincorporated	27.3%	13.0%	31.1%	77.1%	12.8%	58.6%
Nonprofit	23.6%	18.5%	15.8%	54.7%	18.1%	30.5%
Age of firm						
Less than 5 years	18.4%	15.9%	25.9%	51.5%	16.4%	31.0%
5-9 years	16.5%	13.5%	26.9%	57.1%	13.5%	32.5%
10-19 years	18.7%	12.3%	23.1%	65.6%	12.2%	39.9%
20 or more years	44.1%	13.5%	26.2%	84.1%	13.1%	66.9%
Multi/single status						
2 or more locations	62.8%	12.1%	26.6%	82.3%	10.5%	67.2%
1 location only	13.8%	13.6%	21.2%	33.4%	13.4%	18.8%
Percent full-time employees						
Less than 25%	34.2%	17.9%	17.7%	68.0%	18.7%	51.9%
25-49 %	41.8%	17.2%	18.3%	81.3%	18.1%	63.2%
50-74 %	39.8%	13.2%	20.9%	86.7%	12.7%	69.5%
75% or more	33.5%	12.9%	27.9%	82.1%	12.6%	61.5%
Union presence						
No union employees	29.3%	12.2%	25.2%	79.8%	12.0%	56.5%
Has union employees	70.7%	36.9%	27.0%	92.0%	37.4%	83.5%
Unknown	70.6%	27.3%	40.5%	80.5%	28.7%	77.2%
Percent low wage employees						
50% or more low wage	43.4%	14.6%	20.0%	78.6%	14.7%	62.4%
Less than 50% low wage	32.2%	13.2%	28.3%	84.1%	12.9%	62.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.a(2009) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	0.47%	0.75%	0.48%	0.46%	0.45%
Industry group **						
Agric., fish., forest.	2.18%	2.16%	14.34%*	12.22%	2.39%	10.87%
Mining and manufacturing	0.91%	1.17%	4.79%	1.71%	1.15%	2.30%
Construction	1.35%	1.56%	4.72%	5.86%	1.61%	3.54%
Utilities and transp.	2.02%	2.12%	4.66%	1.50%	2.31%	1.70%
Wholesale trade	1.11%	1.67%	2.80%	2.04%	1.82%	2.06%
Fin. svcs. and real estate	1.08%	1.57%	2.05%	0.78%	1.23%	0.95%
Retail trade	0.92%	1.43%	3.67%	0.90%	1.47%	1.26%
Professional services	0.89%	0.75%	1.32%	1.06%	0.85%	0.58%
Other services	0.87%	1.01%	2.07%	1.56%	1.03%	1.36%
Ownership						
For profit, incorporated	0.47%	0.49%	1.52%	0.37%	0.52%	0.50%
For profit, unincorporated	1.33%	1.10%	3.84%	2.12%	1.16%	1.88%
Nonprofit	1.60%	1.53%	1.95%	3.10%	1.41%	2.21%
Age of firm						
Less than 5 years	1.69%	1.85%	5.67%	7.09%	1.85%	4.21%
5-9 years	1.46%	1.80%	4.65%	4.36%	1.76%	2.38%
10-19 years	1.01%	0.97%	1.38%	2.53%	0.85%	1.65%
20 or more years	0.35%	0.41%	0.85%	0.65%	0.50%	0.37%
Multi/single status						
2 or more locations	0.46%	1.26%	0.85%	0.48%	1.70%	0.46%
1 location only	0.55%	0.57%	2.49%	5.95%	0.57%	1.22%
Percent full-time employees						
Less than 25%	1.91%	1.54%	2.86%	3.10%	1.85%	2.54%
25-49 %	1.70%	1.95%	2.92%	0.86%	2.02%	1.79%
50-74 %	1.41%	1.11%	1.93%	0.94%	1.13%	1.16%
75% or more	0.58%	0.57%	1.02%	0.59%	0.56%	0.67%
Union presence						
No union employees	0.57%	0.46%	0.88%	0.64%	0.48%	0.79%
Has union employees	1.62%	2.55%	4.77%	1.05%	2.86%	1.44%
Unknown	1.01%	5.65%	6.75%	1.37%	5.74%	1.25%
Percent low wage employees						
50% or more low wage	0.79%	1.23%	1.09%	0.68%	1.38%	0.88%
Less than 50% low wage	0.43%	0.54%	0.89%	0.52%	0.52%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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